

Ted A. Troutman
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5075 SW Griffith Dr., Suite 220
Beaverton, OR 97005
(503) 292-6788
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OSB #844470
tedtroutman@gmail.com

IN THE UNITED STATES BANKRUPTCY COURT
DISTRICT OF OREGON

In re:

MICHAEL KENNAN DAVISON &
NOKE DAVISON,

Debtors.

Case No. 19-31320-pcm13

**MOTION TO SHORTEN OBJECTION
PERIOD FROM 21 DAYS TO 10 DAYS**

The above referenced Debtors, by and through their attorney, Ted A. Troutman, hereby move the Court to shorten the objection period on Debtors' Motion to Obtain Credit (local bankruptcy form 541) ("Motion to Obtain"), from 21 days to 10 days. Attached as Exhibit A is the proposed Motion to Obtain.

Debtors currently have a loan pending with the SBA for a EIDL loan of \$600,000.

This motion to shorten the objection period to 10 days is needed because debtors are in dire need of the funds to purchase inventory prior to April 1, 2022. Debtors have an agreement that will expire after March 31, 2022 unless the inventory is purchased prior to April 1, 2022.

**1 | Page Motion to Shorten Objection Period from 21
Days to 10 Days**

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If the loan is not approved and funded prior to March 30, 2022 Debtors may be out of business.

Dated this 7th day of March, 2022.

Presented By:

/s/ Ted A. Troutman

Ted A. Troutman, OSB#844470
Attorney for Debtors

2 | Page Motion to Shorten Objection Period from 21
Days to 10 Days

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UNITED STATES BANKRUPTCY COURT
DISTRICT OF OREGON

In re

Case No. _____
Amended

Debtor(s)

Notice of Final Hearing on Motion [Check One]
For Use of Cash Collateral
To Obtain Credit

YOU ARE NOTIFIED THAT:

1. The undersigned moving party, _____, filed a Motion For Use of Cash Collateral To Obtain Credit (check one). The motion is attached and includes the statement required by [Local Bankruptcy Form \(LBF\) 541.5, Procedures re: Motions for Use of Cash Collateral or to Obtain Credit](#).
2. The name and service address of the moving party's attorney (or moving party, if no attorney) are: _____
3. A final hearing on the motion, at which testimony will be received if offered and admissible, will be held as follows:

Date: _____ **Time:** _____

Location:

Courtroom # _____, _____

Telephone Hearing [See [LBF 888](#), *Telephone Hearing Requirements*.]

Call In Number: (888) 684-8852

Access Code: 5870400 for Judge David W. Hercher (dwh)
1238244 for Judge Peter C. McKittrick (pcm)
4950985 for Judge Teresa H. Pearson (thp)
3388495 for Judge Thomas M. Renn (tmr)

Video Hearing. To connect, see www.orb.uscourts.gov/video-hearings.

4. If you wish to object to the motion, you must, within 14 days of the service date shown in paragraph 5 below, file with the clerk at 1050 SW 6th Ave. #700, Portland OR 97204 or 405 E 8th Ave. #2600, Eugene OR 97401: (1) a written response which states the facts upon which you will rely, and (2) a certificate showing the response has been served on the U.S. Trustee and the attorney or party named in paragraph 2 above.
5. I certify that on _____ this notice and the motion were served pursuant to Federal Rule of Bankruptcy Procedure (FRBP) 7004 on the debtor(s), any debtor's attorney, any trustee, any trustee's attorney, members of any committee appointed under 11 U.S.C. § 1102 or elected pursuant to 11 U.S.C. § 705 or its authorized agent (or, if no committee in a chapter 11 case, on all creditors listed on the list filed pursuant to FRBP 1007(d)), any creditors' committee attorney, the U.S. Trustee, and all entities with any interest in the cash collateral subject to this motion, whose names and addresses used for service are as follows:

Signature of Moving Party or Attorney

OSB#

(If debtor is movant) Debtor's Address & Last 4 Digits of Taxpayer ID#

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IN THE UNITED STATES BANKRUPTCY COURT
DISTRICT OF OREGON

In re:

MICHAEL KENNAN DAVISON &
NOKE DAVISON,

Debtors.

Case No. 19-31320-pcm13

**MOTION TO OBTAIN CREDIT
(Expedited Hearing Requested)
(Shortened Deadline to Object)**

Debtors, Michael & Noke Davison, by and through their attorney, Ted A. Troutman, hereby moves (this "Motion") for entry of a Final Order, substantially in the form attached hereto as Exhibit 1 (the "Final Order"), authorizing the Debtors to obtain post-petition financing as set forth in the Final Order. In support of their Motion, the Debtors respectfully state as follows:

INTRODUCTION

Debtors have had losses from the business in 2020 and 2021 because of the pandemic. The 2020 & 2021 Profit and Loss Statements are attached hereto as Exhibits 1 and Exhibit 2 and by reference made a part hereof showing a loss in 2020 of \$117,812.40 and a loss in 2021 of \$53,179.84. Debtors believe and are prepared to testify that if this Motion is granted it will be able to return to prior profitability.

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Debtors have been in operation since 1997 and have been a profitable company during most of that time up until the COVID-19 pandemic. Debtors designs and sells imported towels and linens mostly to the hotel industry. Debtors are known for their expertise in this area throughout the United States.

Debtor, Michael Davison, would testify that there is a tremendous amount of interest in debtors' products and design expertise and that the company will be able to return to profitability.

RELIEF REQUESTED

Debtors seek entry of an Order, authorizing (*inter alia*) its entry into a loan with Small Business Administration ("SBA") on the approximate terms attached hereto as Exhibit 3 and by reference made a part hereof. The payment after 24 months will be approximately \$3,103.10 per month

Under the Order, the Debtors would be authorized to borrow \$600,000 from the SBA secured by all assets of the business. None of the prohibited provisions set forth in LBF 541.5 are in the standard SBA loan.

GROUND FOR RELIEF

The relief sought is supported by section 364 of title 11 of the United States Code (the "**Bankruptcy Code**") and Rule 4001 of the Federal Rules of Bankruptcy Procedure (the "**Bankruptcy Rules**").

Under Bankruptcy Code §364 and Bankruptcy Rule 4001, the loans may be approved upon showing that the following factors are present:

- The proposed financing is an exercise of the Debtor's sound and reasonable business judgment;
- The financing agreement was negotiated in good faith and at arm's length and no alternative financing is available on equal or better terms;
- The financing is necessary, essential, and appropriate for the continued operation of the Debtor's business and/or the preservation of its estate and is in the best interests of the estate and its creditors.

See, e.g., In re Farmland Indus., Inc., 294 B.R. 855, 879-81 (Bankr. W.D. Mo. 2003). Here, each of these three factors is present.

First, entry into loans is an exercise of the Debtors' sound and reasonable business judgment. Courts presume that debtors make financing decisions "on an informed basis, in good faith, and in the honest belief that the action taken was in the best interest of the company," *In re Los Angeles Dodgers LLC*, 457 B.R. 308, 313 (Bankr. D. Del. 2011), and will not "second-guess a business decision, so long as corporate management exercised a minimum level of care in arriving of the decision," *id.*, 457 B.R. at 313.

Debtors have attempted to obtain other financing but to no avail. Without this funding Debtors may be out of business. The loan will not become due until the first 60 months of Debtors Plan is done and will aid Debtors in completing the Plan.

The agreement was negotiated in good faith and at arm's length and no alternative financing is available on equal or better terms. In demonstrating the presence of this factor, a debtor need only demonstrate that it made a "reasonable effort" to obtain alternative

financing. *In re Ames Dep't Stores, Inc.*, 115 B.R. 34, 40 (Bankr. S.D.N.Y. 1990); *see also In re Reading Tube Indus.*, 72 B.R. 329, 332 (Bankr. E.D. Pa. 1987) (“Given the ‘time is of the essence’ nature of this type of financing, we would not require this or any debtor to contact a seemingly infinite number of possible lenders.”). Debtors have contacted at least two (2) banks to inquire about obtaining financing. None have advised Debtor that they were in a position to lend Debtor any funds.

Third, the terms of loan is necessary, essential, and appropriate for the continued operation of the Debtors’ business and/or the preservation of its estate and are in the best interests of the estate and its creditors. This factor is satisfied where, for example, “[w]ithout the continued financings, the Debtor would likely be forced into a Chapter 7 or 11 liquidation, to the detriment of all creditors,” *Farmland Indus.*, 294 B.R. at 885, and the proposed financing “was not principally for the benefit of a pre-petition creditor to the detriment of other parties in interest,” *Ames Dep’t Stores*, 115 B.R. at 40.

Here Debtors will be forced to liquidate if the loan is not approved. Debtors need the funds to fund inventory. Now that COVID restrictions are being lifted Debtors expect the travel industry to return to pre-pandemic levels.

Furthermore, given the foregoing, the Debtors submit that grounds exist to grant the expedited relief hereby requested on an expedited basis under Bankruptcy Rules 4001, 6003, and 6004.

NOTICE

Notice of the Debtors' requested relief has been provided to all parties entitled thereto under Bankruptcy Rule 2002 as well as to all creditors and special notice representation.

ORDER

WHEREFORE, the Debtor respectfully requests that the Court enter the Order and grant the Debtors such other and further relief as is just and equitable. A proposed Order is attached as Exhibit 4.

Dated this 7th day of March, 2022.

Presented By:

/s/ Ted A. Troutman

Ted A. Troutman, OSB#844470
Attorney for Debtors

SEVENFOLD HOME

Income Statement

For the Twelve Months Ending December 31, 2020

"Exhibit 1 Page 1 of 2"

	Current Month		Year to Date	
Revenues				
Wholesale Sales	\$ 120,258.27	54.63	\$ 120,258.27	54.63
Website Sales	36,079.04	16.39	36,079.04	16.39
Amazon Sales	35,623.24	16.18	35,623.24	16.18
Faire Sales	963.87	0.44	963.87	0.44
Interest Income	0.10	0.00	0.10	0.00
Other Income	36,100.00	16.40	36,100.00	16.40
Shipping Charges Reimbursed	1,648.18	0.75	1,648.18	0.75
Sales Discounts	(10,543.95)	(4.79)	(10,543.95)	(4.79)
Total Revenues	220,128.75	100.00	220,128.75	100.00
Cost of Sales				
Cost of Sales-Merchandise	51,152.48	23.24	51,152.48	23.24
Cost of Sales - Amazon	6,755.36	3.07	6,755.36	3.07
Cost of Sales-Tariffs	7,214.06	3.28	7,214.06	3.28
Cost of Sales-Brokers Fees	14,565.00	6.62	14,565.00	6.62
Cost of Sales-Wrhs Non-Storage	5,672.50	2.58	5,672.50	2.58
Cost of Sales-Wrhs Storage	3,559.50	1.62	3,559.50	1.62
Cost of Sales-Port Fees	759.00	0.34	759.00	0.34
Cost of Sales-Freight,Ocean	8,234.00	3.74	8,234.00	3.74
Cost of Sales-Freight,Air	600.00	0.27	600.00	0.27
Cost of Sales-Freight,Delivery	9,882.37	4.49	9,882.37	4.49
Cost of Sales-Insurance	1,615.28	0.73	1,615.28	0.73
Cost of Sales-Handling Charges	450.00	0.20	450.00	0.20
Cost of Sales-Packaging	9,095.07	4.13	9,095.07	4.13
Total Cost of Sales	119,554.62	54.31	119,554.62	54.31
Gross Profit	100,574.13	45.69	100,574.13	45.69
Expenses				
Marketing Expense	2,201.44	1.00	2,201.44	1.00
Amazon Expense	21,893.59	9.95	21,893.59	9.95
Auto Expenses	1,686.97	0.77	1,686.97	0.77
Bank Charges	471.90	0.21	471.90	0.21
Charitable Contributions Exp	500.37	0.23	500.37	0.23
Commissions and Fees Exp	459.12	0.21	459.12	0.21
Fashions Commission	3,714.46	1.69	3,714.46	1.69
Courier & Postage Exp	2,500.09	1.14	2,500.09	1.14
Health Premiums	14,415.36	6.55	14,415.36	6.55
Employer 401 (k) Match	500.00	0.23	500.00	0.23
Insurance Expense	7,492.17	3.40	7,492.17	3.40
Interest Expense	1,050.00	0.48	1,050.00	0.48
Legal and Professional Expense	32,946.68	14.97	32,946.68	14.97
Licenses Expense	150.00	0.07	150.00	0.07
Repairs and Maintenance	475.94	0.22	475.94	0.22
Landscaping	51.96	0.02	51.96	0.02
Meals and Entertainment Exp	307.74	0.14	307.74	0.14
Office Supplies	1,800.11	0.82	1,800.11	0.82
Office Refreshments	34.13	0.02	34.13	0.02
Payroll Tax Expense	7,187.96	3.27	7,187.96	3.27
Technical Support	5,875.00	2.67	5,875.00	2.67
SAAS	1,490.91	0.68	1,490.91	0.68
Software & Expendible Equip	99.99	0.05	99.99	0.05
Business Communications	5,328.87	2.42	5,328.87	2.42
Security & Monitoring	560.17	0.25	560.17	0.25
Salary Expense	60,000.00	27.26	60,000.00	27.26
Wages Expense	20,201.25	9.18	20,201.25	9.18
Utilities Expense	5,925.31	2.69	5,925.31	2.69

SEVENFOLD HOME

Income Statement

For the Twelve Months Ending December 31, 2020

"Exhibit 1 Page 2 of 2"

	Current Month		Year to Date	
Travel - Meals	665.76	0.30	665.76	0.30
Travel - Lodging	224.04	0.10	224.04	0.10
Travel - Incidentals	918.52	0.42	918.52	0.42
Travel - Airfares	4,105.36	1.86	4,105.36	1.86
Travel - Car Rental/Taxi/Uber	222.49	0.10	222.49	0.10
Other Expense	400.00	0.18	400.00	0.18
Chapter 13 Payments	12,528.87	5.69	12,528.87	5.69
	<hr/>		<hr/>	
Total Expenses	218,386.53	99.21	218,386.53	99.21
	<hr/>		<hr/>	
Net Income	\$ (117,812.40)	(53.52)	\$ (117,812.40)	(53.52)
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SEVENFOLD HOME

Income Statement

For the Twelve Months Ending December 31, 2021

"Exhibit 2 Page 1 of 2"

	Current Month		Year to Date	
Revenues				
Wholesale Sales	\$ 100,077.49	61.29	\$ 100,077.49	61.29
Website Sales	10,552.48	6.46	10,552.48	6.46
Amazon Sales	12,802.80	7.84	12,802.80	7.84
Faire Sales	33,648.22	20.61	33,648.22	20.61
Other Income	4,361.00	2.67	4,361.00	2.67
Shipping Charges Reimbursed	2,298.38	1.41	2,298.38	1.41
Sales Discounts	(450.05)	(0.28)	(450.05)	(0.28)
	<hr/>		<hr/>	
Total Revenues	163,290.32	100.00	163,290.32	100.00
	<hr/>		<hr/>	
Cost of Sales				
Cost of Sales-Merchandise	42,947.82	26.30	42,947.82	26.30
Cost of Sales-Tariffs	5,123.84	3.14	5,123.84	3.14
Cost of Sales-Brokers Fees	350.00	0.21	350.00	0.21
Cost of Sales-Wrhs Non-Storage	6,252.35	3.83	6,252.35	3.83
Cost of Sales-Wrhs Storage	10,715.44	6.56	10,715.44	6.56
Cost of Sales-Port Fees	795.46	0.49	795.46	0.49
Cost of Sales-Freight,Ocean	2,620.75	1.60	2,620.75	1.60
Cost of Sales-Freight,Delivery	13,531.70	8.29	13,531.70	8.29
Cost of Sales-Insurance	1,540.80	0.94	1,540.80	0.94
Cost of Sales-Customs Exams	28.04	0.02	28.04	0.02
Cost of Sales-Handling Charges	600.00	0.37	600.00	0.37
Cost of Sales-Other	1,660.12	1.02	1,660.12	1.02
Cost of Sales-Packaging	629.78	0.39	629.78	0.39
	<hr/>		<hr/>	
Total Cost of Sales	86,796.10	53.15	86,796.10	53.15
	<hr/>		<hr/>	
Gross Profit	76,494.22	46.85	76,494.22	46.85
	<hr/>		<hr/>	
Expenses				
Marketing Expense	1,191.99	0.73	1,191.99	0.73
Amazon Expense	4,619.92	2.83	4,619.92	2.83
Auto Expenses	1,226.98	0.75	1,226.98	0.75
Bank Charges	307.65	0.19	307.65	0.19
Veem Fees	80.00	0.05	80.00	0.05
Commissions and Fees Exp	150.00	0.09	150.00	0.09
Courier & Postage Exp	1,734.62	1.06	1,734.62	1.06
Health Premiums	9,108.22	5.58	9,108.22	5.58
Insurance Expense	5,724.78	3.51	5,724.78	3.51
Interest Expense	1,335.00	0.82	1,335.00	0.82
Legal and Professional Expense	17,209.48	10.54	17,209.48	10.54
Licenses Expense	150.00	0.09	150.00	0.09
Repairs and Maintenance	356.00	0.22	356.00	0.22
Meals and Entertainment Exp	52.00	0.03	52.00	0.03
Office Supplies	1,063.25	0.65	1,063.25	0.65
Payroll Tax Expense	4,718.30	2.89	4,718.30	2.89
Technical Support	4,175.00	2.56	4,175.00	2.56
SAAS	3,044.63	1.86	3,044.63	1.86
Software & Expendible Equip	99.99	0.06	99.99	0.06
Business Communications	5,748.32	3.52	5,748.32	3.52
Security & Monitoring	562.48	0.34	562.48	0.34
Salary Expense	17,300.00	10.59	17,300.00	10.59
Wages Expense	38,536.25	23.60	38,536.25	23.60
Utilities Expense	5,279.76	3.23	5,279.76	3.23
Travel - Meals	44.85	0.03	44.85	0.03
Travel - Incidentals	118.71	0.07	118.71	0.07
Chapter 13 Payments	5,735.88	3.51	5,735.88	3.51
	<hr/>		<hr/>	
Total Expenses	129,674.06	79.41	129,674.06	79.41

SEVENFOLD HOME

Income Statement

For the Twelve Months Ending December 31, 2021

"Exhibit 2 Page 2 of 2"

	<u>Current Month</u>		<u>Year to Date</u>	
Net Income	\$	(53,179.84) (32.57)	\$	(53,179.84) (32.57)

"Exhibit 3 Page 1 of 1"

Product	Loan directly from SBA that must be repaid; low-interest, fixed-rate, long-term loan to help overcome the effects of the pandemic by providing working capital to meet operating expenses
Uses of Proceeds	Working capital to make regular payments for operating expenses, including payroll, rent/mortgage, utilities, and other ordinary business expenses, and to pay business debt incurred at any time (past, present, or future)
Maximum Loan Amount	\$2 million. Note: SBA will begin approving loans greater than \$500,000 on October 8, 2021.
Loan Term	30 years
Interest Rate	Businesses: 3.75% fixed Private nonprofit organizations: 2.75% fixed
Payment Deferment	Payments are deferred for the first 2 years (during which interest will accrue), and payments of principal and interest are made over the remaining 28 years. No penalty for prepayment.

"Exhibit 4 Page 1 of 5"

IN THE UNITED STATES BANKRUPTCY COURT
DISTRICT OF OREGON

In re:

MICHAEL KENNAN DAVISON &
NOKE DAVISON,

Debtors.

Case No. 19-31320-pcm13

**FINAL ORDER AUTHORIZING
DEBTORS TO OBTAIN CREDIT**

This matter came before the Court on the Debtor's Motion to Obtain Credit. The Court having considered the argument of counsel and the Motion and testimony and being fully informed the Court finds as follows:

- A. On April 12, 2019 (the "**Petition Date**"), the Debtors filed a voluntary petition in this Court for relief under Bankruptcy Code Chapter 13;

"Exhibit 4 Page 2 of 5"

- B. The Court has jurisdiction over the Case and the Motion under 28 U.S.C. §§157(b) and 1334, this matter is a core proceeding under 28 U.S.C. §157(b)(2), venue is proper under 28 U.S.C. §1408 and 1409, and the Court has authority to enter this Final Order consistent with Article III of the United States Constitution;
- C. An immediate and ongoing need exists for the Debtor to obtain post-petition financing in the amount of \$600,000 to help them reorganize under Bankruptcy Code Chapter 13, and the Debtors do not otherwise have sufficient funds available to pay its ongoing Plan payments and fund their business;
- D. The Debtors are unable to obtain unsecured credit under Bankruptcy Code §503 or other post-petition financing in the amount of the proposed SBA loan on terms more favorable than those provided by the SBA;
- E. Sufficient and adequate notice of the Motion and entry of this Final Order has given under Bankruptcy Code §364 and Federal Rules of Bankruptcy Procedure (the “**Bankruptcy Rules**”) 2002 and 4001, such that no other or further notice of the Motion or entry of this Final Order is needed;
- F. The terms of the Loan, as set forth in the attached Exhibit 1 are the standard terms for an SBA EIDL loan. The intent rate will be 3.75%, the loan will be a 30 year loan payable monthly starting in 24 months with monthly payments of approximately \$3,103.10 for 336 consecutive months;

"Exhibit 4 Page 3 of 5"

- G. The terms of the Loan, as set forth in the Loan summary ("Exhibit 1"), are fair and reasonable and reflect the Debtors' exercise of their prudent business judgment; and
- H. Entry of this Final Order is in the best interest of the Debtors estate and its various stakeholders because it will, *inter alia*, allow the Debtors to reorganize under Bankruptcy Code Chapter 13.

WHEREFORE, IT IS HEREBY ORDERED:

1. The execution and delivery of the SBA EIDL Loan Agreement and all other documents by the Debtors are authorized and approved, and the Debtors are authorized and empowered to execute and deliver to the SBA all other documents and instruments necessary or desirable to consummate the transactions contemplated thereby, take all other actions necessary or desirable to carry out the intent and purpose of the SBA Loan Documents, and otherwise comply with the SBA Loan Documents and all requests of the lender thereunder.
2. The Debtors are authorized to borrow up to \$600,000 from the SBA.
3. All interest, fees, and expenses contemplated by the Loan Documents are authorized to be incurred by the without application to or further order by the Court.
4. The Lender holds security interests in and liens on all Debtors Collateral, which the Debtors have (to the extent of its right, title, and interest therein) assigned and conveyed as security, hypothecated, mortgaged, pledged, and set over and unto the Lender, and which have been automatically perfected

"Exhibit 4 Page 4 of 5"

notwithstanding any notice or recordation requirements of non-bankruptcy law
(collectively, the “**Liens**”).

#

I certify that I have complied with the requirements of LBR 9021-1(a)(2)(A).

Presented By:

March 7, 2022
Date

/s/ Ted A. Troutman
Ted A. Troutman, OSB#844470
Attorney for Debtors

Product	Loan directly from SBA that must be repaid; low-interest, fixed-rate, long-term loan to help overcome the effects of the pandemic by providing working capital to meet operating expenses
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Uses of Proceeds	Working capital to make regular payments for operating expenses, including payroll, rent/mortgage, utilities, and other ordinary business expenses, and to pay business debt incurred at any time (past, present, or future)
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Maximum Loan Amount	\$2 million. Note: SBA will begin approving loans greater than \$500,000 on October 8, 2021.
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Loan Term	30 years
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Interest Rate	Businesses: 3.75% fixed Private nonprofit organizations: 2.75% fixed
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Payment Deferment	Payments are deferred for the first 2 years (during which interest will accrue), and payments of principal and interest are made over the remaining 28 years. No penalty for prepayment.
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IN THE UNITED STATES BANKRUPTCY COURT
DISTRICT OF OREGON

In re:

MICHAEL KENNAN DAVISON &
NOKE DAVISON,

Debtor(s).

Case No. 19-31320-dwh13

CERTIFICATE OF SERVICE

I, Lisette Barajas, Declare as follow:

I certify that on **March 7, 2022**, I served, by **first class mail**, a full and true copy of the attached **Motion to Shorten Objection Period from 21 Days to 10 Days and Certificate of Service** on the following by causing a copy thereof to be placed in a sealed envelope, postage prepaid, addressed as shown below, in the U.S. Mail at Beaverton, Oregon on the date indicated below:

See Attached "Mailing Matrix"

Dated: **March 7, 2022**

/s/ Lisette Barajas

**Lisette Barajas, Legal Assistant to
Ted A. Troutman**

Washington County Tax Collector
155 N 1st Ave #130
Hillsboro, OR 97124

Internal Revenue Service
Centralized Insolvency Solutions
PO Box 7346
Philadelphia, PA 19101

KeyBank N.A.
4910 Tiedeman Rd.
Brooklyn, OH 44144

Discover Bank
Discover Products Inc
PO Box 3025
New Albany, OH 43054-3025

U.S. Bank National Association
Bankruptcy Department
PO Box 108
St. Louis MO 63166-0108

Wells Fargo Bank, N.A.
Small Business Lending Division
P.O. Box 29482
Phoenix AZ 85038-8650

Chase Bank USA, N.A.
c/o Robertson, Anschutz & Schneid, P.L.
6409 Congress Avenue, Suite 100
Boca Raton, FL 33487

U.S. Bank National Association
Bankruptcy Department
PO Box 5229
Cincinnati, Ohio 45201-5229

American Express National Bank
c/o Becket and Lee LLP
PO Box 3001
Malvern PA 19355-0701

Bank of America, N.A.
P O Box 982284
El Paso, TX 79998-2238

Wells Fargo Bank, N.A.
Wells Fargo Card Services
PO Box 10438, MAC F8235-02F
Des Moines, IA 50306-0438

Pac-Fung Home Textiles He Shan Co. Ltd.
Brown & Joseph, LLC c/o Don Leviton
PO Box 59838
Schaumburg, IL 60159

LVNV Funding, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Portfolio Recovery Associates, LLC
c/o Care Credit
POB 41067
Norfolk VA 23541

Portfolio Recovery Associates, LLC
PO Box 41067
Norfolk, VA 23541

Saharoj Textiles Co., Tt
145,147 Soi Sukhumvit 62/1, Sukhumvit Rd
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